



## MERCANTILE OPEN STOCK BURGLARY & THEFT

Refer to the Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions except Coinsurance Provision, Replacement Cost Provision and Deductible.

Loc. No.	Location (St. Address, City & State)	Limit of Insurance Burglary—Coverage 1	Limit of Insurance Theft—Coverage 2	Premium Burglary	Premium Theft
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Total Premium \$ \_\_\_\_\_.

**COINSURANCE-We** shall not be liable for a greater portion of a loss of merchandise, exclusive of jewelry and of property held by the *insured* as a pledge of collateral, than the limit of insurance stated in this endorsement bears to:

- (a) the coinsurance percentage, as stated on this endorsement, of the actual cash value of all such merchandise contained within the *premise* at time of loss, or
  - (b) the coinsurance limit stated on this endorsement,
- whichever is less.

The coinsurance percentage applicable to loss of merchandise is \_\_\_\_\_ %, subject to a coinsurance limit of \$ \_\_\_\_\_.

*Our* limit for *Theft*-Coverage 2 is included in *our* limit for *Burglary*-Coverage 1.

*We* pay up to the limit of insurance, less the amount of the following deductible:

DEDUCTIBLE: \$ \_\_\_\_\_.

### WHAT WE PAY FOR

#### *Burglary*-Coverage 1.

*We* pay for *loss* by *burglary* or by *robbery of a watchman*, while the *premises* are not open for *business*. *We* cover merchandise, furniture, fixtures and equipment within *your premises* or within a showcase or show window used by *you*.

*We* pay for damage to *your premises* and insured property within a showcase or show window by *burglary*, *robbery of a watchman* or attempted *burglary* if *you* are liable for such damage.

#### *Theft*-Coverage 2.

*We* pay for *loss* in excess of \$50 by *theft* or attempted *theft*. *We* cover merchandise, furniture, fixtures and equipment within *your premises* or within a showcase or show window used by *you* and located outside the *premises* but inside the building line of the building containing the *premises*.

### WHAT WE DO NOT PAY FOR

#### *We Do Not Pay For:*

- 1) *loss* due to any fraudulent, dishonest or criminal act by any *insured*, partner, officer, employee, director, trustee or authorized representative;
- 2) *loss* of furs or articles whose principal value is based on fur content when furs or articles of fur have been removed from a showcase or show window;
- 3) *loss* occurring while there is any change in the condition of the risk or during a fire in the *premises*;

- 4) damage by vandalism;
- 5) **loss**, other than to a safe or vault, by fire whether or not such fire is caused by, contributed to or arises out of the **occurrence** of a hazard insured against;
- 6) **loss** of manuscripts, books of account or records;
- 7) under **Theft**-Coverage 2 **we** do not pay for:
  - a. **loss** caused by **you**, or anyone acting on **your** express or implied authority, being induced by any fraudulent scheme, trick, device or false pretense to part with title to or possession of any property;
  - b. **loss** by **theft** or attempted **theft**, unless there is available a physical inventory made within 12 months immediately preceding the date of such loss;
  - c. **loss** by mere disappearance of the insured property;
  - d. shortage disclosed by any inventory, unless such shortage can be reasonably shown to have been occasioned by **theft** or attempted **theft**.

**DEFINITIONS**—The following definitions apply to this policy:

**Premises**-means the interior portion of any building at a location designated on the Declarations page which is occupied by **you** in conducting **your business**.

**Burglary**-means the illegal removal of **your** insured property from **your premises** by a person who enters or exits **your premises** using actual force and violence. The force and violence must leave visible marks at the place of entry or exit.

**Robbery of a Watchman**-means taking insured property by violence or threat of violence upon a watchman employed exclusively by **you**. The watchman must be on duty within the **premises**.

**Loss**-includes damage.

**Jewelry**-means watches, necklaces, bracelets, gems, precious or semi-precious stones, and other jewelry, including articles containing one or more gems and articles of gold or platinum.

**Theft**-means any act of stealing.